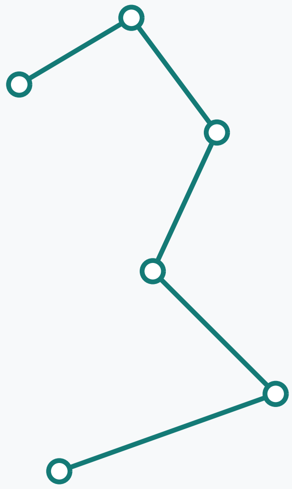
Launch Services Pack

Independent senior advisory for complex regulated transformation

Diagnose the real problem. Define a controllable response. Assure delivery.



DIAGNOSE

DESIGN

MOBILISE

ASSURE

FINANCIAL CRIME | DATA & CONTROL INTEGRITY | PAYMENTS | RESILIENCE & ASSURANCE

Principal-led | Independent | Clearly scoped | Outcome-focused

JULY 2026

Five defined launch services

Choose the smallest credible intervention for the decision at hand

NFRisk engagements are principal-led, explicitly scoped and tied to a defined decision or outcome. Structural diagnosis is the default where the underlying problem or intervention is not yet sufficiently clear.

01

Structural Diagnostic

Clarify the real problem, structural cause, accountable ownership and smallest credible intervention.

02

Financial Crime Data Diagnostic

Test whether decision-critical controls receive complete, correct and controlled data.

03

Programme Assurance

Challenge requirements, evidence, readiness, remediation and delivery confidence.

04

Payments Readiness

Connect the complete payment journey with reconciliation, resilience, testing and operations.

05

Technology Bank-Readiness

Test use-case fit, claims, controls, dependencies and implementation realism.

ENGAGEMENT BOUNDARY

Diagnosis, design, challenge and assurance remain separately scoped. Direct delivery may be undertaken where appropriate, but NFRisk is not positioned primarily as an end-to-end delivery bench.

Structural Risk and Transformation Diagnostic

Independent clarity before major commitment

Use this focused, senior-led diagnostic when the issue is material but its true cause, boundary, ownership or most credible intervention is not yet clear. It creates an evidence-based basis to proceed, reframe, remediate or pause.

APPROACH

01	02	03	04	05
ESTABLISH	**EXAMINE**	**DIAGNOSE**	**EVALUATE**	**RECOMMEND**
Trigger, mandate, sponsor and decision	Evidence, operating reality and dependencies	Structural causes and material exposures	Options, feasibility, risk and sequence	Executive findings and controlled roadmap

WHEN THIS DIAGNOSTIC IS APPROPRIATE

- Cause, scope or ownership is disputed across material stakeholders.
- Activity is high but outcomes, confidence or control evidence remain weak.
- Earlier remediation addressed symptoms rather than structural causes.
- Technology or investment is shaping the intervention before requirements are clear.
- A delayed or fragmented programme needs a defensible executive decision frame.

WHAT NFRISK ASSESSES

- Problem statement, intended outcome and immediate decision.
- Processes, systems, data journeys, controls and critical dependencies.
- Roles, ownership, governance, escalation and evidence.
- Technology, provider, operating-model and programme assumptions.
- Structural causes, material exposures and intervention options.

TYPICAL OUTPUTS

- Agreed problem and decision statement.
- Structural cause and dependency map.
- Material risk, control and ownership findings.
- Prioritised intervention options and stabilisation actions.
- Controlled roadmap with decision gates.
- Executive findings and recommendation.

ENGAGEMENT STRUCTURE

- Fixed scope, principal-led and time-bounded.
- Focused evidence review and targeted working sessions.
- Concludes with an executive readout and explicit decision point.
- No automatic dependency on NFRisk for follow-on work.

INTENDED OUTCOME

A defensible view of the real problem, why it exists, what risk it creates, which intervention is proportionate and what should happen first.

WHY NFRISK Senior experience connecting financial crime, data and control integrity, payments, operational resilience and delivery reality.

DISCUSS THIS DIAGNOSTIC

Typical sponsors: COO | CRO | CDO | CIO | MLRO | Programme sponsor

Financial Crime Data and Control Integrity Diagnostic

Evidence that decision-critical controls receive complete, correct and controlled data

Monitoring, screening and KYC controls can appear stable while required data is missing, delayed, filtered or distorted. This diagnostic tests the end-to-end data journey, expected population, critical transformations, control evidence and accountability.

APPROACH

01	02	03	04	05
DEFINE	**TRACE**	**TEST**	**ASSESS**	**PRIORITISE**
Population, decision use and material data	Sources, hand-offs, filters and transformations	Completeness, correctness and reconciliation	Ownership, exceptions, evidence and escalation	Stabilisation and sustainable controls

WHEN THIS DIAGNOSTIC IS APPROPRIATE

- The organisation cannot prove that all required records reach the control.
- Stable reporting may mask silent loss, filtering or semantic drift.
- Data issues recur through incidents, audit, remediation or challenge.
- Ownership is fragmented across business, data, technology and operations.
- Migration, model change, AI or remediation depends on unproven data readiness.

WHAT NFRISK ASSESSES

- Expected source populations and critical data elements.
- Hand-offs, filters, mappings, aggregations and transformations.
- Record, value and key-field reconciliation controls.
- Missing, duplicate, delayed, truncated or semantically altered data.
- Thresholds, exceptions, ownership, escalation and retained evidence.

TYPICAL OUTPUTS

- End-to-end data journey and critical control-point map.
- Expected-population and material-data definition.
- Completeness and correctness risk assessment.
- Reconciliation, mapping and transformation findings.
- Risk-ranked gaps and immediate stabilisation actions.
- Target control architecture and remediation roadmap.

ENGAGEMENT STRUCTURE

- Fixed scope and tailored to a defined control environment.
- Evidence-led review across business, data, technology and operations.
- May stand alone or support migration, remediation or programme assurance.
- Executive findings, priorities and a decision point.

INTENDED OUTCOME

A defensible view of whether financial-crime controls operate on complete, correct and controlled data - and what must change where they do not.

WHY NFRISK Financial-crime transformation expertise combined with the specialist DQIntegrity Data Quality & Integrity methodology.

DISCUSS A DATA MANDATE

Typical sponsors: MLRO | Financial Crime | TM / Screening | CDO | COO | Programme sponsor

Transformation and Programme Assurance

Independent challenge from design through implementation, readiness and remediation

A programme can appear on track while critical requirements, dependencies, controls, evidence or operational readiness remain unresolved. NFRisk provides principal-led challenge tied to explicit decisions and evidence thresholds.

APPROACH

01	02	03	04	05
FRAME	**CHALLENGE**	**VERIFY**	**ASSESS**	**REPORT**
Mandate, outcomes, risks and questions	Requirements, design and assumptions	Evidence, testing, defects and remediation	Readiness, residual risk and confidence	Conclusions, actions and decision support

WHEN THIS SERVICE IS APPROPRIATE

- A material programme has regulatory, operational or reputational exposure.
- Executive reporting is positive but underlying evidence is weak.
- Requirements, design decisions or responsibilities remain contested.
- Critical data, technology, third-party or operating dependencies are unresolved.
- Go-live, remediation closure or recovery requires independent challenge.

WHAT NFRISK ASSESSES

- Problem definition, scope, outcomes and success criteria.
- Requirements, design, operating model, data and control architecture.
- Governance, accountability, decisions, risks and dependencies.
- Delivery evidence, testing, defects and remediation quality.
- Readiness, resilience, fallback, acceptance and residual risk.

TYPICAL OUTPUTS

- Programme health and assurance conclusion.
- Risk, dependency and decision map.
- Requirements, design and control findings.
- Testing, evidence and defect assessment.
- Readiness and residual-risk view.
- Risk-ranked actions, decision gates and recommendation.

ENGAGEMENT STRUCTURE

- One-off health review, stage gate or focused recovery intervention.
- Recurring assurance through agreed checkpoints or a retained mandate.
- Independent of the programme delivery chain.
- Full-programme or defined high-risk workstream scope.

INTENDED OUTCOME

A clear view of what is genuinely on track, what remains exposed and what decision or intervention is required next.

WHY NFRISK

Experience spanning strategy, requirements, architecture, controls, testing, implementation, remediation and programme recovery.

DISCUSS ASSURANCE

Typical sponsors: COO | CRO | CIO / CTO | Programme sponsor | Internal Audit | Resilience leader

Payments Transformation and Readiness Review

Independent challenge across integration, reconciliation, resilience, testing and operations

A payment solution may function technically while the wider operating journey remains unready. This review connects requirements, architecture, data, reconciliation, financial-crime dependencies, resilience, testing and operational acceptance.

APPROACH

01	02	03	04	05
FRAME	**TRACE**	**CHALLENGE**	**VERIFY**	**DECIDE**
Journey, outcome, scope, risk and decision	Processes, systems, data and hand-offs	Requirements, controls and assumptions	Testing, defects, fallback and readiness	Findings, actions and readiness view

WHEN THIS REVIEW IS APPROPRIATE

- A payment platform, connection or major capability is changing.
- Requirements are incomplete, inconsistent or insufficiently traceable.
- Integration, reconciliation or exception dependencies are unclear.
- Testing proves components but not the full customer and payment journey.
- Go-live, recovery or operational acceptance requires independent challenge.

WHAT NFRISK ASSESSES

- Payment journeys, operating model, systems and integration points.
- Functional, non-functional, data, control and operational requirements.
- Count and value reconciliation, rejects, exceptions and evidence.
- Resilience, recovery, security, capacity and failure scenarios.
- Testing, traceability, procedures, ownership and provider assumptions.

TYPICAL OUTPUTS

- Payment journey and dependency map.
- Requirements, architecture and operating-model findings.
- Data and reconciliation assessment.
- Control, testing, resilience and recovery gaps.
- Risk-ranked actions and unresolved decision points.
- Go-live, remediation or recovery recommendation.

ENGAGEMENT STRUCTURE

- Focused diagnostic, pre-go-live review, stage gate or recovery support.
- Complete transformation or a defined high-risk journey.
- Independent of the technology or delivery provider.
- Fixed scope with executive readout and explicit decision point.

INTENDED OUTCOME

An evidence-based view of whether the payment change can operate safely end to end, what remains exposed and what must be resolved before implementation or recovery.

WHY NFRISK

Complete-lifecycle payments experience across requirements, architecture, integration, reconciliation, testing, readiness, implementation and recovery.

DISCUSS PAYMENTS

Typical sponsors: COO | CIO / CTO | Head of Payments | Programme sponsor | Architecture | Resilience

Technology Proposition and Bank-Readiness Review

Independent banking-domain challenge before a proposition reaches regulated clients

A technically credible proposition can still face gaps in use-case fit, evidence, data, controls, integration, resilience, governance or implementation realism. NFRisk tests those dependencies before a client decision, pilot or mobilisation.

APPROACH

01	02	03	04	05
QUALIFY	**CHALLENGE**	**TRACE**	**PROVE**	**MOBILISE**
Bank problem, buyer, use case and outcome	Claims, limits, relevance and evidence	Data, controls, integration and resilience	Requirements, acceptance and pilot criteria	Actions, discovery, pilot or delivery path

WHEN THIS REVIEW IS APPROPRIATE

- A provider is entering banking, financial crime, payments or regulated finance.
- Priority use cases, buyers or measurable outcomes remain unclear.
- Client discussions expose unanswered data, control or integration questions.
- A proof of concept has generated interest but not a scalable path.
- AI, automation, workflow, API or data claims need banking-domain challenge.

WHAT NFRISK ASSESSES

- Material client problem, target buyer and decision pathway.
- Regulatory and control relevance without overstating the product role.
- Data provenance, integrity, ownership and evidence requirements.
- Architecture, security, resilience and third-party dependencies.
- Operating model, human oversight, delivery and supportability.

TYPICAL OUTPUTS

- Bank-readiness assessment and risk-ranked scorecard.
- Prioritised use cases, buyers and value hypotheses.
- Claim, limitation and evidence challenge log.
- Business, data, control and operational requirements map.
- Integration and implementation dependency assessment.
- Readiness roadmap and proceed, revise, partner or stop view.

ENGAGEMENT STRUCTURE

- Fixed scope for a product, proposition or named opportunity.
- Principal-led and independent of sales targets or endorsement.
- Can conclude at assessment or continue into discovery or pilot design.
- Any provider-facing or client-facing role is disclosed explicitly.

INTENDED OUTCOME

A proposition that can withstand serious bank scrutiny: clear about the problem, credible about claims and limits, and realistic about client dependencies and adoption.

WHY NFRISK Banking experience connecting financial crime, data, payments, controls, operating models, technology delivery and resilience.

DISCUSS BANK-READINESS

Typical sponsors: CEO / Founder | Product | CTO / CPO | Strategy | Sales | Delivery leadership